

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 10-28276-RTL
Chapter: 7
Judge: Raymond T. Lyons Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patrick S Stone
37 Beaconlight Avenue
Keansburg, NJ 07734

Social Security No.:
xxx-xx-8040

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 8, 2010

Raymond T. Lyons Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0312-3
Case: 10-28276

User: admin
Form ID: b18

Page 1 of 1
Total Noticed: 23

Date Rcvd: Oct 08, 2010

The following entities were noticed by first class mail on Oct 10, 2010.

db +Patrick S Stone, 37 Beaconlight Avenue, Keansburg, NJ 07734-1832
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
intp Meridian Health, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
510883904 +Allied Interstate, P O Box 361535, Columbus, OH 43236-1535
510883905 +Alliedinterstate, Customer Service Dept, P O Box 361477, Columbus, OH 43236-1477
510883912 +CVS - Caremark, P O Box 659539, San Antonio, TX 78265-9539
510883908 +Citibank, P O Box 790110, Saint Louis, MO 63179-0110
510883909 +Citibank Client Services, P O Box 769013, San Antonio, TX 78245-9013
510883910 Countrywide Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
510883911 Curtis O Barnes, Pc, P O Box 1390, Anaheim, CA 92815-1390
510883913 +E-ZPASS VIOLATION PROCESSING, P.O. BOX 52005, NEWARK, NJ 07101-8205
510883914 +EZ Pass, P O Box 149003, Staten Island, NY 10314-9003
510883915 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100
510883916 +Keystone Financial Services, P O Box 730, Allenwood, NJ 08720-0730
510883917 +Meridan Health, P O Box 397, Neptune, NJ 07754-0397
510883918 +Protocol, P O Box 333, Panama City, FL 32402-0333
510883919 +Riverview Medical Center, P O Box 34020, Newark, NJ 07189-0001
510883920 +The Port Authority Of NY/NJ, Violation Processing Center, P O Box 149003,
Staten Island, NY 10314-9003

The following entities were noticed by electronic transmission on Oct 08, 2010.

tr +EDI: QDESTRAFFI.COM Oct 08 2010 17:48:00 Daniel E. Straffi, 670 Commons Way, Building I,
Toms River, NJ 08755-6431
510883906 EDI: CHASE.COM Oct 08 2010 17:53:00 Cardmember Service, P.O. Box 15153,
Wilmington, DE 19886-5153
510883907 +EDI: CHASE.COM Oct 08 2010 17:53:00 Chase Bank, OH1-1188, 340 S Cleveland Ave, Bldg.: 370,
Westerville, OH 43081-8917
510921250 EDI: RECOVERYCORP.COM Oct 08 2010 17:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2010

Signature:

